



Your Medicare Handbook

HEALTH INSURANCE FOR RAILROAD RETIREMENT BENEFICIARIES

Health  Insurance	
RAILROAD RETIREMENT BOARD	
NAME OF BENEFICIARY JOHN Q PUBLIC	
CLAIM NUMBER A-700-00-0000	SEX MALE
IS ENTITLED TO HOSPITAL INSURANCE	EFFECTIVE DATE 7-1-66
MEDICAL INSURANCE	7-1-66
SIGN HERE 	

INCLUDING THOSE ALSO ENTITLED TO SOCIAL SECURITY BENEFITS

HOSPITAL INSURANCE (PART A)
MEDICAL INSURANCE (PART B)

Dear Beneficiary:

This is Your Medicare Handbook. It explains the benefits you are entitled to under Medicare and it tells how the program works. We believe this handbook will answer most of your questions about Medicare, but some details have necessarily been omitted.

Should you ever have a question about the amount of a bill Medicare helped pay, get in touch with the organization that handled the payment.

If you need further information or want help concerning your Medicare protection, please get in touch with your nearest Railroad Retirement Board office. The people there are always glad to help you.

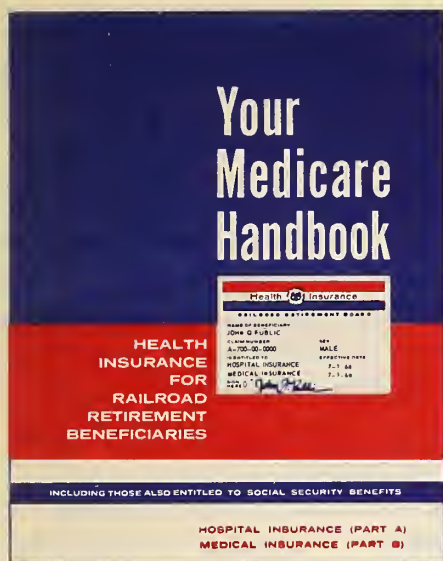
Railroad Retirement Board



P.S. The cost of health care has been rising faster than other costs of living. When health care costs go up, Medicare costs more too. You can help slow down the rise in health care costs in two ways:

1. If you know you are going to have to see a doctor about some ailment, don't put it off too long. If you wait too long, the ailment may be much harder to cure, or even impossible. And it could cost much more.
2. Don't ask your doctor to prescribe more medicine or more treatments or a longer stay in a hospital or extended care facility than he thinks you really need.

A
112,3
Y687
971
fan.



Like Medicare, your handbook has two parts. . .

PART A

• The *first* section describes *hospital insurance*, often called *Part A* of Medicare. This is the part that helps pay for your care when you are in the hospital and for related health services, when you need them, after you leave the hospital.

PART B

• The *second* section describes *medical insurance*, often called *Part B* of Medicare. This is the part that helps pay your doctor bills and bills for other medical services you need.

Your Medicare health insurance card shows the protection you have

The people at the hospital, doctor's office, or wherever you get services, can tell from your health insurance card that you have both hospital and medical insurance and when each started. This is why you should always have your card with you when you receive services.

When a husband and wife both have Medicare, they receive separate cards and claim numbers.

If you ever lose your health insurance card, the people in your railroad retirement or social security office will get you a new one. Get in touch with the agency that issued your original card.

This is your personal health insurance claim number. It must be shown on all Medicare claims exactly as it is shown on your card—INCLUDING ANY LETTERS.

This shows you have hospital insurance.
This shows you have medical insurance.

Health Insurance	
RAILROAD RETIREMENT BOARD	
NAME OF BENEFICIARY JOHN Q PUBLIC	
CLAIM NUMBER A-700-00-0000	SEX MALE
IS ENTITLED TO HOSPITAL INSURANCE	EFFECTIVE DATE 7-1-66
MEDICAL INSURANCE	7-1-66
SIGN HERE	

The dates
your
insurance
starts are
shown here.

Table of Contents

HOSPITAL INSURANCE

How Often You Can Use Your Hospital Insurance Benefits — and How Your Benefits Can Be Renewed	6
You Get a Personal Record of Benefits Used.	7
How Hospital Insurance Benefits Are Financed	7
What Hospital Insurance Can Pay When You Are a Hospital Bed Patient	8
You Have a "Lifetime Reserve" of 60 Additional Hospital Days	8
Special Rules For Benefits in Psychiatric Hospitals	8
Your Benefits When You Are a Bed Patient in a Participating Hospital	9
Extended Care Benefits After You Leave the Hospital	10
Home Health Benefits After You Leave the Hospital	11
Benefits For Bed Patient Care in Hospitals That Do Not Take Part in Medicare . . .	12
Utilization Review	12
Questions and Answers About Hospital Insurance	12

MEDICAL INSURANCE

You Pay Half the Cost of Your Medical Insurance Protection	14
If You Ever Decide to Cancel	14
When a Doctor Treats You	16
Coverage of Dental Services	17
Radiology and Pathology Services When You Are a Bed Patient in a Hospital	17
Ambulance Services	17
Outpatient Hospital Benefits	18
Outpatient Physical Therapy Services	19
Emergency Outpatient Care from Certain Nonparticipating Hospitals Can Also Be Covered	19
Home Health Benefits	20
Other Medical Services and Supplies	21
How to Claim Medical Insurance Benefits	22
When to Send in Your First Claim Each Year	23
If You Belong to a Railroad Hospital Association or Group Practice Prepayment Plan.	23
When the Carry Over Helps You	24
Time Limits For Payment of Claims	24
The Request For Payment Form	24
Where to Send Your Claim	27
Questions and Answers About Medical Insurance	30
Some Health Services and Items That Neither Hospital Insurance Nor Medical Insurance Will Pay For	31
The First 3 Pints of Blood	31

Hospital Insurance—Part A of Medicare

This shows that you are entitled to the benefits described in the hospital insurance part of this handbook.

Health Insurance	
RAILROAD RETIREMENT BOARD	
NAME OF BENEFICIARY JOHN Q PUBLIC	SEX MALE
CLAIM NUMBER A-700-00-0000	EFFECTIVE DATE 7-1-66
IS ENTITLED TO HOSPITAL INSURANCE MEDICAL INSURANCE	
SIGN HERE <i>John Q. Public</i>	

The date your hospital insurance starts is shown here.

HOW HOSPITAL INSURANCE WORKS



Your hospital insurance helps pay for medically necessary covered services provided by health facilities participating in Medicare when you are:

- **A BED PATIENT IN A HOSPITAL,**

And . . . if you need further care *after* a hospital stay, when you are:

- **A BED PATIENT IN AN EXTENDED CARE FACILITY, or**
- **A PATIENT AT HOME RECEIVING SERVICES FROM A HOME HEALTH AGENCY.**

The services hospital insurance helps pay for are called *covered services*. When you meet the conditions described on the following pages, your hospital insurance *covers almost all of the services* you would ordinarily receive as a bed patient in a participating hospital or extended care facility or as a patient at home receiving services from a participating home health agency. Your hospital insurance will also, in some cases, help pay for care in certain hospitals that do not participate in Medicare (see page 12).

When you receive covered services from a participating hospital, extended care facility, or home health agency, you do not need to make any claim for your hospital insurance benefits. These institutions or agencies make the claims and receive the Medicare payment. They have agreed to charge you only for services which are not covered by Medicare.

You will always receive a notice when a payment has been made on your behalf.

All outpatient hospital services are covered only by medical insurance. See page 18.

Health Facilities Must Meet Certain Conditions to Take Part in Medicare

To participate in the Medicare program, health facilities must meet standards which help assure that they will be able to provide high quality health care. In addition, they must not charge the Medicare beneficiary for services paid for by the program, and they must abide by title VI of the Civil Rights Act, which prohibits discrimination based on race, color, or national origin.

How Often You Can Use Your Hospital Insurance Benefits—and How Your Benefits Can Be Renewed

Your use of hospital insurance benefits is limited to certain *maximum* amounts for certain periods of time—but there is a way for your hospital insurance benefits to *start over*

again (except the “lifetime reserve” described on page 8.) You can figure out yourself how this works:

HOW THE USE OF HOSPITAL INSURANCE BENEFITS IS COUNTED

WHEN YOU RECEIVE COVERED SERVICES AS—

- A bed patient in a hospital.
- A bed patient in an extended care facility.
- A patient at home receiving home health services.

YOUR PART A BENEFITS ARE—

- Up to 90 “hospital days” for each “benefit period.”
- Up to 100 “extended care days” for each “benefit period.”
- Up to 100 “home health visits” for each “benefit period.” (Page 11 describes the 1-year time limit on these visits.)

These three kinds of benefits and how you qualify for them are described in more detail on the following pages. But, as you can see, you can get covered services for up to these total numbers of “days” and “visits” for *each* “benefit period.” So you need to know what a “benefit period” is to know how often you can use your hospital insurance benefits.

WHAT IS A “BENEFIT PERIOD”?

A “benefit period” is simply a period of time for measuring your use of hospital insurance benefits. (In the first Medicare Handbook and in some other Medicare publications, we called this period of time a “spell of illness,” which is the term used in the law. But because many people thought this term had something to do with a single illness or a particular “spell” of sickness, we are now calling it a “benefit period.”) This is how it works.

The first time you enter a hospital after your hospital insurance starts will be the beginning of your *first* benefit period. Your first benefit period *ends* as soon as you have not been a bed patient in any hospital (or any facility that mainly provides skilled nursing care) for *60 days in a row*. After that, a *new*

benefit period begins the next time you enter a hospital—and *that* benefit period ends as soon as you have *another* 60 days in a row when you are not a bed patient in any hospital (or any facility that mainly provides skilled nursing care). Then *another* benefit period can begin the *next* time you enter a hospital—and so on.

There is no limit to the number of benefit periods you may have. There is an easy way to remember the rule. Just keep in mind that *any time* you are not in any hospital or other facility mainly providing skilled nursing care for *60 days in a row* a *new* benefit period will begin the next time you go into a hospital. And, of course, for each new benefit period, your full hospital insurance benefits are available again to use as you need them.

You Get a Personal Record of Benefits Used

You don't have to bother about trying to keep track of how many "days" or "visits" you use in each benefit period. The notice you receive after you have used any hospital insurance benefits will tell you how many benefit "days" and "visits" you have left in that benefit period. But, very few people who enter a hospital or extended care facility, or use home health services, need these services long enough to use all the benefits they have for a benefit period. So most people will never run out of "days" or "visits," because a new benefit period will almost always start with full benefits available again the next time they are needed.

EXAMPLE:

Mr. L was in the hospital for 14 days and then went home.

After being at home for 80 days, Mr. L needs to return to the hospital. When Mr. L is admitted this time, he is in a new benefit period. That means he is again eligible for up to 90 hospital days because more than 60 days have gone by since he was last in a hospital (or other facility that mainly provides skilled nursing care). The benefit days Mr. L used the time before do not matter because he is in a new benefit period.

However, because Mr. L had been in the hospital only 14 days, he still had 76 hospital benefit days left in the original benefit period. If he had had to go back to the hospital within 60 days, instead of 80, he could have used any of these remaining days that he needed during this second stay.

How Hospital Insurance Benefits Are Financed

The hospital insurance program is financed by special contributions from employees and self-employed persons, with employers paying an equal amount. These contributions are collected along with regular railroad retirement or social security contributions from the wages and self-employment income earned during a person's working years.

The contribution rate for the hospital insurance program is six-tenths of one percent of the first \$7,800 of earnings. It will increase gradually until 1987 when it will reach the final rate of nine-tenths of one percent.

These contributions are put into the Hospital Insurance Trust Fund from which the program's benefits and administrative expenses are paid. Funds from general tax

revenues are used to finance hospital insurance benefits for people who are covered under the program but are not entitled to monthly social security or railroad retirement benefits.

In addition, the law provides that the various dollar amounts for which the patient is responsible be reviewed annually. These dollar amounts include the first \$60 of hospital charges in each benefit period and different per-day amounts after certain periods of benefit use in hospitals and extended care facilities. These are described on the following pages. The law also provides that if this annual review shows that hospital costs have changed significantly, these amounts must be adjusted for the following year.

What Hospital Insurance Can Pay When You Are a Hospital Bed Patient

In *each* benefit period, your hospital insurance can help pay for *up to 90* days of bed patient care in any participating general care, tuberculosis, or psychiatric hospital.

- For the first 60 days—hospital insurance pays for all covered services, *except for the first \$60*.
- For the 61st through the 90th day—hospital insurance pays for all covered services, *except for \$15 a day*.

IMPORTANT!

Once you have taken care of the *first \$60* of hospital expenses in each benefit period, **you do not have to pay it again**, even if you have to go back in a hospital more than once in that same benefit period.

Also, You Have a "Lifetime Reserve" of 60 Additional Hospital Days

This is like a "bank account" of extra days to draw from if you need them. You can use them if you ever need more than 90 days of hospital care in the same benefit period. For each "lifetime reserve" day used, hospital insurance pays for all covered services, except for \$30 a day.

Each lifetime reserve day you use permanently reduces the total you have left.

Usually you will want to use your lifetime reserve days if you need hospital care after you have used all your 90 days in a benefit period. *Unless* you decide *not* to use them, the extra days of hospital care that you use are automatically taken from your lifetime reserve.

If for any reason you do not wish to use your reserve days, the hospital will ask you to say so in writing. In making your decision, you should consider any private insurance you have which may pay for some or all of your additional hospital care. And, of course, you may wish to talk to your doctor or the people at the hospital about whether in your particular situation you should draw on your lifetime reserve.

EXAMPLE: Mrs. S had to go to the hospital a number of times in the same benefit period and used up all her 90 days. Before a new benefit period could start, she again needed to go to a hospital. She can draw from her "lifetime reserve" days to help her pay for the hospital care.

Special Rules for Benefits in Psychiatric Hospitals



For care in a psychiatric hospital, there is a lifetime limit of 190 hospital benefit days. Also, for a beneficiary who is a patient in a

psychiatric hospital on the day his hospital insurance starts, there is a special limitation which is described in Question 5 on page 13.

Hospital Insurance — Part A of Medicare

Your Benefits When You Are a Bed Patient in a Participating Hospital

The list below describes the kinds of benefits that hospital insurance will help pay for when you are a bed patient in a hospital and some of the services that it cannot pay for.

Part A Helps Pay For:		Bed in a semiprivate room (2-4 beds in a room) and all meals, including special diets.
		Operating room charges.
		Regular nursing services (including intensive care nursing).
		Drugs furnished by the hospital.
		Laboratory tests.
		X-ray and other radiology services.
		Medical supplies such as splints and casts.
		Use of appliances and equipment furnished by the hospital such as a wheelchair, crutches, and braces.
		Medical social services.
Part A Does NOT Pay For:		Personal comfort or convenience items (such as charges for telephone, radio, or television furnished at your request).
		Private duty nurses.
		Any extra charge for use of a private room, unless you need it for medical reasons.
		Noncovered levels of care.
		Doctors' services (medical insurance helps pay for these).

An Example of How Hospital Insurance Helps Pay for Hospital Care

Mrs. C was in the hospital for 14 days. During her stay in the hospital, Mrs. C had an operation. Her bill included the hospital charges for semiprivate room and all meals, including special diet; use of the operating room; X-rays, laboratory tests; oxygen; and drugs furnished by the hospital. There was also a charge of \$9.25 for television and telephone services.

Of the total hospital bill of \$798.25, Mrs. C paid \$69.25. (This was the first \$60 for that benefit period plus the charges for the television and telephone.) Her hospital insurance took care of the remaining \$729. (And, of course, Mrs. C's medical insurance helped pay her doctor bills.)

Extended Care Benefits After You Leave the Hospital

Sometimes a patient no longer needs all the care which hospitals provide, but still needs full-time skilled nursing care and other health services which cannot be furnished in his home. In these cases, the doctor may transfer the patient from the hospital to an extended care facility. This is a specially qualified facility which is staffed and equipped to furnish full-time skilled nursing care and many important related health services.


Hospital insurance pays for all covered services in a participating extended care facility for the first 20 days you receive such services in each benefit period and all but \$7.50 a day for up to 80 more days in that same benefit period, *but only if all the following are true:*

1. Your medical needs require continuing skilled nursing care;
2. A doctor determines that you need extended care and orders such care for you;
3. You have been in a participating (or otherwise qualified) hospital for at least 3 days in a row before your admission;
4. You are admitted within 14 days after you leave the hospital; and
5. You are admitted for further treatment of a condition for which you were treated in the hospital.

If you leave an extended care facility and are readmitted to one within 14 days, you can continue to use your additional extended care benefit days for that benefit period without a new 3-day stay in a hospital.


The following list describes some of the kinds of extended care services hospital insurance will help pay for and some of the services that it cannot pay for.

Part A Helps Pay For:



- Bed in a semiprivate room (2-4 beds in a room) and all meals, including special diets.
- Regular nursing services.
- Drugs furnished by the extended care facility.
- Physical, occupational, and speech therapy.
- Medical supplies such as splints and casts.
- Use of appliances and equipment furnished by the facility such as a wheelchair, crutches, and braces.
- Medical social services.

Part A Does NOT Pay For:



- Personal comfort or convenience items (such as charges for telephone, radio, or television furnished at your request).
- Private duty nurses.
- Any extra charge for use of a private room, unless you need it for medical reasons.
- Noncovered levels of care.
- Doctors' services (your medical insurance helps pay for these).

Home Health Benefits After You Leave the Hospital

After you have been in a hospital (or in an extended care facility *after* a hospital stay), your doctor may decide that the continuing care you need can best be given in your own home through a home health agency. If the continuing care you need in your home includes part-time skilled nursing care or physical or speech therapy, Medicare can pay for this care and also for certain additional health care services you may need.

Hospital insurance pays for all covered services—for as many as 100 home health visits after the start of one benefit period and before the start of another.

The visits must be medically necessary and be furnished by a participating home health agency. Benefits can be paid for up to a year after your most recent discharge from a hospital or participating extended care facility *but only if all the following are true:*

1. You were in a participating (or otherwise qualified) hospital for at least 3 days in a row;

2. The continuing care you need includes part-time skilled nursing care or physical or speech therapy;
3. You are confined to your home;
4. A doctor determines that you need home health care and sets up a home health plan for you within 14 days after your discharge from the hospital or a participating extended care facility; and
5. The home health care is for further treatment of a condition for which you received services as a bed patient in the hospital or extended care facility.

For an explanation of how “visits” are counted, see Question 8 on page 13.

The following list describes the kinds of home health services that hospital insurance will help pay for and some of the services that it cannot pay for.

Part A Helps Pay For:	 <div data-bbox="473 1130 1308 1439"><p>Part-time nursing care, physical therapy, or speech therapy</p><p>And if you need any of the above services, the following services are also covered:</p><ul style="list-style-type: none">Occupational therapy.Part-time services of home health aides.Medical social services.Medical supplies and appliances furnished by the agency.</div>
Part A Does NOT Pay For:	 <div data-bbox="473 1497 1308 1748"><ul style="list-style-type: none">Full-time nursing care.Drugs and biologicals.Personal comfort or convenience items.Noncovered levels of care.Meals delivered to your home.</div>

Benefits for Care in Hospitals That Do Not Take Part in Medicare

Nearly all hospitals in the country take part in Medicare. But if you are admitted for emergency care to a hospital that does not take part in Medicare, hospital insurance may still be able to help pay some of the bills.

Your hospital insurance can help pay for emergency care if the hospital: (1) meets certain conditions listed in the law; (2) is the closest or the quickest one to get to that

has a bed available; and (3) is equipped to handle the emergency.

If you receive emergency care in such a hospital, the benefit payment will usually be made to the hospital. If the hospital decides to bill you instead of Medicare, the benefit payment will be made to you. The people at your nearest railroad retirement or social security office will help you make your claim.

Utilization Review

Each hospital and extended care facility has a Utilization Review Committee. The purpose of this committee is to help assure the most effective utilization of hospital or extended care facility services. The committee, which includes at least two physicians, reviews admissions on a sample basis and reviews ALL long-stay cases.

In some cases, the review will show that a patient's stay in the hospital or the extended care facility is no longer medically necessary. For a hospital inpatient, the review could indicate that a different kind of care would be more appropriate, for example, care in an extended care facility which Medicare could

help pay for. For the patient in the extended care facility, the review might show that the patient was no longer receiving the kind of care for which Medicare could pay extended care benefits.

When this happens, the committee talks the matter over with the patient's doctor and then makes a decision. If the decision is that the patient can receive the kind of care he needs elsewhere, the patient, his doctor, and the hospital or extended care facility are advised in writing.

Three days after this notice, Medicare, by law, has to stop paying inpatient benefits even if the patient stays in the facility.

Questions and Answers About Hospital Insurance

1. *Where can I find out if a hospital, extended care facility, or home health agency is participating in Medicare?*

Your doctor, or someone at the institution or agency, can tell you. Or you can ask the people in any railroad retirement or social security office.

2. *If I am injured while at work and my*

medical expenses are (or could be) covered by the workmen's compensation law, will my hospital insurance also pay?

No.

3. *Does hospital insurance pay for services in a foreign hospital?*

Only in certain situations. Hospital in-

Questions and Answers About Hospital Insurance (continued)

insurance helps pay for the services a railroad retirement beneficiary receives in any of the 50 States, Puerto Rico, the Virgin Islands, Guam, American Samoa, or Canada.

If you receive hospital services in Canada, ask your Railroad Retirement Board office to help you file a claim.

In addition, your hospital insurance will help pay for emergency services you receive in a Mexican hospital if (1) you are in the United States when the emergency arises and (2) the Mexican hospital is closer than the nearest United States hospital which could provide the emergency care you need.

4. *Can hospital insurance pay anything toward the cost of my care in a Christian Science sanatorium?*

Yes. Your hospital insurance can cover certain hospital and extended care services furnished to inpatients of a sanatorium operated, or listed and certified, by the First Church of Christ, Scientist, in Boston. For more information, ask at any railroad retirement or social security office.

5. *Is there a special rule for beneficiaries who are in a psychiatric hospital when their hospital insurance protection starts?*

Yes. When a person is a patient in a psychiatric hospital *at the time* his hospital insurance starts, the days in the mental hospital during the 150-day period just before his hospital insurance starts count against the total number of benefit days he can use in a psychiatric hospital in his first benefit period.

These days, however, do not count

against his lifetime maximum of 190 days of payment for care as a patient in a psychiatric hospital. Nor do they count against his benefit days in his first benefit period if he goes to a *general hospital* for treatment of a condition other than mental illness. (For more information, get in touch with your Railroad Retirement Board or social security office.)

6. *What can I do if I think a mistake has been made in the amount of my hospital insurance benefits?*

The first thing to do is to ask someone at the hospital, extended care facility, or home health agency that provided the services. Usually they can answer your questions. Sometimes, however, they may need to refer you to the organization that handles their Medicare payments. If you are still not satisfied, get in touch with your railroad retirement or social security office for information about your right to formal appeal.

7. *What if I cannot pay the amounts that hospital insurance does not pay?*

You may want to ask at your local public assistance office about help under a State program such as old-age assistance or medical assistance (sometimes called "medicaid").

8. *What is a home health "visit"?*

One "visit" is counted *each* time you receive a covered health care service from a home health agency. If you receive two *different* services on the same day (for example, both a nurse and a physical therapist call on you), that would be *two* "visits." It would also be two "visits" if you received the *same* service twice in a day (such as two calls by a nurse).

Medical Insurance—Part B of Medicare

This shows that you are entitled to all the benefits described in the medical insurance part of this handbook.

Health Insurance	
RAILROAD RETIREMENT BOARD	
NAME OF BENEFICIARY JOHN Q PUBLIC	SEX MALE
CLAIM NUMBER A-700-00-0000	EFFECTIVE DATE 7-1-66
IS ENTITLED TO HOSPITAL INSURANCE	
MEDICAL INSURANCE	
SIGN HERE <i>John J. Public</i>	

The date your medical insurance starts is shown here.

YOU PAY HALF THE COST OF YOUR MEDICAL INSURANCE PROTECTION

The basic medical insurance premium for each person is \$5.30 a month through June 1971. It will be increased to \$5.60 for the 12-month period starting in July 1971. Those who delayed signing up for a long period of time after their first chance or who signed up again after canceling this insurance in the past are required by law to pay an additional 10 percent for each full year they were eligible but not enrolled. Starting in July 1971, the premium will be \$6.20 a month for those who did not enroll for a year or longer after they were eligible, \$6.70 a month for those who delayed 2 years or longer, and \$7.30 for those who delayed 3 years or longer.

Your premium covers half the cost of your medical insurance protection. The Federal Government pays the other half for you.

The medical insurance premium rate must

be reviewed annually. If necessary, the rate is changed to make sure that the total amounts collected in premiums and the equal amounts provided by the Government will continue to meet the full costs of the program. The results of the annual review are announced in December of each year. The change in the premium, if any, is effective for the 12-month period beginning the following July.

Medical insurance premiums are automatically deducted from monthly checks for those who receive social security benefits, railroad retirement benefits, or a civil service annuity. Those who do not receive any of these monthly checks are billed for premiums as they come due. In some cases, beneficiaries have premiums paid on their behalf under a State assistance program.

If You Ever Decide to Cancel

You can cancel your medical insurance at any time. Your protection and your premiums will stop at the end of the calendar quarter after the quarter your notice is received. (A calendar quarter is any of the 3-month periods beginning with January 1, April 1, July 1, or October 1.)

If you do cancel your medical insurance, you have only one chance to get it back. You may sign up again in one of the "general enrollment" periods which begin within 3 years after you cancel your medical insur-

ance. There is a general enrollment period every year—from January 1 through March 31.

If you should ever think of canceling your medical insurance protection, remember that you may not be able to get equal protection from other sources. Many Blue Cross-Blue Shield plans and commercial insurance companies do not offer broad coverage policies for people 65 and over, but only *extra* insurance for those who already have medical insurance under Medicare.

HOW MEDICAL INSURANCE WORKS



Your medical insurance helps pay for—

DOCTORS' SERVICES

OUTPATIENT HOSPITAL SERVICES

MEDICAL SERVICES AND SUPPLIES

HOME HEALTH SERVICES

OUTPATIENT PHYSICAL THERAPY

—and other health care services.

To understand the way medical insurance works, it will help to know the following terms.

Covered services:

These are the kinds of services medical insurance can help pay for.

\$50 deductible:

For each calendar year, medical insurance does not pay any of the first \$50 of reasonable charges for covered services.

Reasonable charges:

Reasonable charges are determined by The Travelers Insurance Company—the organization selected by the Railroad Retirement Board to handle medical insurance claims of railroad retirement beneficiaries—and take into consideration the customary charges of your doctor (or supplier) as well as the charges made by other doctors (or suppliers) in your locality for similar services.

After Medicare records show that your bills for covered services are over \$50 for a calendar year, medical insurance will pay 80 percent of the reasonable charges for covered services for the rest of that year. (There are two exceptions to this rule. One is the special rule on page 17, and the other is described in Question 2 on page 30.) Be sure to send in a claim as soon as your bills reach \$50, so

the Medicare records will show the first \$50 as well as the rest of your bills.

Important: There is only *one* \$50 medical insurance deductible each year—not a separate \$50 deductible for each kind of covered service. Also, medical expenses in the last 3 months of one year can sometimes count toward the \$50 deductible for the next year. This carry-over rule is described on page 24.

EXPLANATION OF BENEFITS NOTICE

Whenever a medical insurance claim is sent in, you will receive a statement showing your use of medical insurance benefits. This statement will show you how much of your expenses have been credited to your \$50 deductible and the amount of the benefit

payment if any. The explanation of benefits statements are important because you can use the latest one to show your doctor and others when they want to know how much of the \$50 deductible you have met.

When a Doctor Treats You

Medical insurance will help pay your doctor bills for all covered services you receive in the United States. Payment can be made no matter where a doctor treats you—in a hospital, his office, an extended care facility, your home, or at a group practice or other clinic.

You select your own doctor. He does not have to “sign up” or make any other special arrangements with Medicare.

For covered services you receive from your doctor, the medical insurance payment can be made either to you or to your doctor. See page 22 for the two ways payment can be made.

The following list shows the kinds of doctors’ services that medical insurance will help pay for and some of the services it cannot pay for.

Part B Helps Pay For:

Medical and surgical services by a doctor of medicine or osteopathy.

Certain medical and surgical services by a doctor of dental medicine or a doctor of dental surgery.

Services by podiatrists which they are legally authorized to perform by the State in which they practice.

Other services which are ordinarily furnished in the doctor's office and included in his bill such as:

Diagnostic tests and procedures

Medical supplies

Services of his office nurse

Drugs and biologicals which cannot be self-administered.

Part B Does NOT Pay For:

Routine physical checkups.

Routine foot care and treatment of flat feet and partial dislocations of the feet.

Eye refractions and examinations for prescribing, fitting, or changing eyeglasses.

Hearing examinations for prescribing, fitting, or changing hearing aids.

Immunizations (unless directly related to an injury or immediate risk of infection such as a tetanus shot given after an injury).

Services of certain practitioners, for example:

Christian Science practitioners

Chiropractors

Naturopaths

Coverage of Dental Services

Medical insurance covers the services of dentists only when the services involve surgery of the jaw or related structures or setting of fractures of the jaw or facial bones.

Medical insurance does *not* pay for dental

services such as the care, filling, removal, or replacement of teeth, or treatment of the gum areas nor for surgery or other services related to these kinds of dental care.

Radiology and Pathology Services by Doctors When You Are a Bed Patient in a Hospital

Medical insurance pays *all* (100 percent) of the reasonable charges by doctors for radiology services such as X-rays, and pathology services such as blood and urine tests you receive as an inpatient in a participating or otherwise qualified hospital.

You may not receive any doctor bills for these services because many hospitals and the doctors who perform these services have agreed that the hospital will collect the payments due from your medical insurance. If you do receive doctor bills for these services, send them in as described on page 22 for full payment of the reasonable charges even

though you have not met the full deductible.

Medical insurance pays 80 percent of the reasonable charges by doctors for all other covered services you receive. Full payment can be made only for radiology and pathology services.

SPECIAL RULE: Because the full reasonable charges are taken care of when you receive radiology and pathology services as a hospital inpatient, these charges do not count toward the \$50 deductible.

Ambulance Services

Medical insurance will help pay for ambulance transportation by an approved ambulance service to a hospital or skilled nursing home only when (1) the ambulance, its equipment, and personnel meet Medicare requirements, (2) transportation by other means could endanger the patient's health, and (3) the patient is taken to a facility serving the locality, or the *nearest* facility that is equipped to take care of him.

Under similar restrictions, medical insurance can help pay for ambulance services from one hospital to another, from a hospital to a skilled nursing home, or from a hospital or skilled nursing home to the patient's home if his home is in the same locality as the hospital or skilled nursing home.

Outpatient Hospital Benefits

When people go to the hospital for diagnosis or treatment and are not admitted as bed patients, the services they receive are called *outpatient hospital services*.

Covered outpatient services whether for diagnosis or treatment are paid by medical insurance.

After the \$50 deductible has been met, Medicare takes care of 80 percent of the reasonable charges for all covered outpatient hospital services you receive.

The hospital will apply for the Medicare payment and will charge you for any part of the \$50 deductible you have not met plus 20 percent of the remaining reasonable charges for the outpatient services.

If the charge is \$50 or less and the hospital cannot determine how much of the \$50 deductible you have met, then the hospital may ask you to pay the entire bill. If you pay the bill, any Medicare payments that are due will be paid directly to you. Except in unusual circumstances, the hospital will prepare the Medicare claim for you. If you ever need help with your claim, get in touch with your near-

est Railroad Retirement Board office.

When you pay an outpatient bill of \$50 or less, here is what happens:

- *If you have already met the \$50 deductible*—Medicare will pay you 80 percent of the amount you paid the hospital.
- *If you have not met the \$50 deductible*—Medicare will credit the amount you paid toward your \$50 deductible. If that amount plus any part of the deductible you have previously met for the year adds up to more than \$50, medical insurance will pay you 80 percent of the amount above the \$50 deductible.



EXAMPLE: During the year, Mrs. J had bills of \$45 for covered services *before* she received treatment in the hospital outpatient department. The hospital charged her \$10 and she paid the bill at their request. When her claim is received, \$5 of the outpatient bill is used to make up her \$50 deductible and Mrs. J receives 80 percent of the remaining \$5, which would be \$4.

IMPORTANT:

When you go to a hospital for outpatient services, be sure to show the people there your most recent explanation of benefits statement (see page 15). From this form, they can tell how much of the \$50 deductible you have met and how much of the deductible, if any, they may charge you.

Outpatient Hospital Benefits (continued)

The following list describes the kinds of outpatient hospital services that medical insurance will help pay for and some of the services that it cannot pay for:

Part B Helps Pay For:		Laboratory services.
		X-ray and other radiology services.
		Emergency room services.
		Medical supplies such as splints and casts.
		Other diagnostic services.
Part B Does NOT Pay For:		Tests given as part of a routine checkup.
		Eye refractions and examinations for prescribing, fitting, or changing eyeglasses.
		Immunizations (unless directly related to an injury or immediate risk of infection such as a tetanus shot given after an injury).
		Hearing examinations for prescribing, fitting, or changing hearing aids.

Outpatient Physical Therapy Services

Outpatient physical therapy services are covered by medical insurance when they are furnished under the direct and personal supervision of a doctor or when they are furnished as part of covered home health services.

Also, physical therapy services you receive

as an outpatient are covered when they are furnished by a qualified hospital, extended care facility, home health agency, clinic, rehabilitation agency, or public health agency, and they are furnished under a plan established and periodically reviewed by a doctor.

Emergency Outpatient Care from Certain Nonparticipating Hospitals Can also be Covered

If you receive emergency outpatient care from a non-participating hospital which meets certain conditions, the hospital will usually bill Medicare for its share of the charges. It will then bill you for any part of the \$50 deductible you have not met plus 20 percent of the remaining reasonable charges.

The hospital may choose instead to bill

you for the entire amount. In this case, your medical insurance will pay you 80 percent of the reasonable charges (after the \$50 deductible has been met).

For help in making your claim, get in touch with your nearest Railroad Retirement Board office.

Home Health Benefits

Your medical insurance will help pay for up to 100 home health visits each calendar year *but only if all the following are true:*



1. You need part-time skilled nursing care, or physical or speech therapy services;
2. You are confined to your home;
3. A doctor determines you need home health care;
4. A doctor sets up and periodically reviews the plan for home health care; and
5. The home health agency is participating in Medicare.

For an explanation of how home health

“visits” are counted, see Question 8 on page 13.

The home health agency always makes the claim for the benefit payment, so you do not submit a *Request for Medicare Payment* form when you receive home health services. Since medical insurance takes care of 80 percent of the reasonable charges, the agency will bill you for any part of the \$50 deductible you have not met plus 20 percent of the remaining reasonable charges.

The following list describes the kinds of home health services that medical insurance will help pay for and some of the services that it cannot pay for.

Part B Helps Pay For:	 <p>Part-time nursing care, physical therapy, or speech therapy.</p> <p>And if you need any of the above services, the following services are also covered:</p> <p>Occupational therapy.</p> <p>Part-time services of home health aides.</p> <p>Medical social services.</p> <p>Medical supplies and appliances furnished by the agency.</p>
Part B Does NOT Pay For:	 <p>Full-time nursing care.</p> <p>Drugs and biologicals.</p> <p>Personal comfort or convenience items.</p> <p>Noncovered levels of care.</p> <p>Meals delivered to your home.</p>

Other Medical Services and Supplies

This benefit helps you pay for a number of different medical services and supplies which may be necessary in the treatment of an illness or injury. They may be furnished in connection with treatment by your doctor, a medical clinic, or other health facility.

When a participating hospital, extended care facility, or home health agency provides covered services and supplies, it will make the claim for the Medicare payment and will

bill you for any of the \$50 deductible you have not met and 20 percent of the remaining reasonable charges. Otherwise you or the supplier of services will make the claim, as described on page 22.

The following list shows the kinds of medical services and supplies that medical insurance can help pay for when they are medically necessary and ordered by your doctor and some that it cannot pay for.

Part B Helps Pay For:

- Diagnostic laboratory tests furnished by approved independent laboratories.*
- Radiation therapy and diagnostic X-ray services.*
- Portable diagnostic X-ray services furnished in your home under a doctor's supervision.
- Surgical dressings, splints, casts, and similar devices.*
- Rental or purchase of durable medical equipment prescribed by a doctor to be used in your home: for example, a wheelchair, crutches, or oxygen equipment.
- Devices (other than dental) to replace all or part of an internal body organ. This includes corrective lenses after a cataract operation.
- Certain ambulance services (see page 17).

Part B Does NOT Pay For:

- Prescription drugs and drugs you can administer yourself. For example, insulin injections for a diabetic condition.
- Hearing aids.
- Eyeglasses.
- False teeth.
- Orthopedic shoes or other supportive devices for the feet—except when shoes are a part of leg braces.

* If you are a patient in a hospital or extended care facility and, for some reason, your hospital insurance cannot pay for these services (for example, because you have used up your benefit days), medical insurance can help pay for them.

How to Claim Medical Insurance Benefits

1. PAYMENT TO YOUR DOCTOR OR SUPPLIER

If you and your doctor (or supplier) agree that he will apply for the medical insurance payment, it will be made directly to him. This is called “assignment” of the benefit.

- A.** Complete and sign Part I of the *Request for Medicare Payment* (Railroad Retirement Board Form G-740). (A copy of this form is on page 25.) Often your doctor's office or the supplier will complete Part I as a convenience to you.
- B.** Your doctor or supplier completes Part II of the form.
- C.** Your doctor or supplier sends in the *Request for Medicare Payment* form.

When your doctor or supplier accepts assignment, he agrees that his total charge will not exceed the reasonable charge (see page 15). This means that you are responsible only for any of the \$50 deductible not yet met, plus 20 percent of the balance of the “reasonable charges.”

2. PAYMENT TO YOU

If either you or the doctor (or supplier) do not want to use the assignment method, the medical insurance payment can be made directly to you. *You can make a claim whether or not the bill has been paid.*

- A.** Complete and sign Part I of the *Request for Medicare Payment* form. Often your doctor's office or the supplier will complete Part I as a convenience to you.
- B.** Your doctor or supplier will either complete Part II or give you an itemized bill. An itemized bill shows the date, place, and description of each service, and the charge for each service. (Be sure your name and claim number are on each bill exactly as they are shown on your health insurance card.)
- C.** You send in the *Request for Medicare Payment*, with either Part II completed or with itemized bills, to the nearest claims office of The Travelers Insurance Company. The Travelers offices are listed on pages 27 to 29.

NOTE:

You may send in a number of bills from the *same* doctor or supplier (or from different doctors or suppliers) with a single *Request for Medicare Payment* form.

Also, whichever method you use, if you have health insurance in addition to Medicare or you are covered under a State program which pays all or part of your health care, be sure to fill in Item 5 of your *Request for Medicare Payment* form. (See page 25.)

When to Send in Your First Claim Each Year

Medical insurance does not pay any part of the first \$50 of covered medical expenses in each year. After the first \$50, medical insurance pays 80 percent of the reasonable charges.

Before *any* payment can be made, your record must show that you have met your deductible. So, as soon as your bills come to \$50, send them to the office that will be handling your medical insurance claims (see page 27). If the charges for covered services are \$50 or more, an entry will be made in your record to show that you have met the deductible for the year, and any payment due at the time will be made.

In some cases, of course, you may want to send them in before you have a total of \$50. For example, you may already have \$40 in small medical bills when you receive services from a doctor for \$25 and he agrees to take your assignment. In that case, you would send in your \$40 in prior bills, so that when the assignment is processed for payment the record will show that you have met \$40 of the \$50 deductible.

Your railroad retirement office will always be glad to answer your questions about when to send in your first claim.

If You Belong to a Railroad Hospital Association or Group Practice Prepayment Plan

Railroad hospital associations and group practice prepayment plans represent a special way of making health services available to their members. Generally, each member pays regular premiums to the plan in advance and this entitles him to receive any of the health services the plan provides, whenever he needs them, without paying a separate fee for each health service he receives. Congress took steps to assure that these plans could participate in the Medicare program while continuing their established method of operation.

Almost all hospital associations and group practice prepayment plans have made special arrangements to receive direct payment for covered services they furnish their members who are medical insurance beneficiaries.

If you are a member of a plan which has made these special arrangements:

You **DO NOT** need to make a claim for any covered services which are provided through your plan.

You **DO** need to make a claim for any covered services you receive which are not provided by your plan. In making your claim, you use one of the two methods described on page 22.

In addition, each plan has developed special methods to credit your membership premium payments or your use of plan services to the \$50 deductible. Your plan will, of course, advise you of its method.

If you need more information, get in touch with your hospital association or group practice prepayment plan.

When the Carry Over Helps You

To help the beneficiary who might otherwise need to meet the \$50 annual deductible twice in a short period, there is a special carry-over rule.

If you have expenses in the last 3 months of a year which can be counted toward your \$50 deductible for that year, they can also be counted toward the \$50 annual deductible

for the next year. This is called the carry over. So, even if you have not met the \$50 deductible before October, be sure to send in all the bills for covered services you receive in October, November, or December. The carry over will be credited to your deductible for both years.

Time Limits for Payment of Claims

Under the law, there are some time limits for making payment on claims you send in. These limits are as follows:

WHEN SERVICES WERE RECEIVED

October 1, 1970—September 30, 1971

October 1, 1971—September 30, 1972

October 1, 1972—September 30, 1973

WHEN CLAIMS MUST BE FILED

By December 31, 1972

By December 31, 1973

By December 31, 1974

NOTE: These time limits for sending claims in are very important. *Medicare can pay your claim only if it is sent in within the time limits shown above. Do not lose money by waiting too long to send in your claim.*

The Request for Payment Form

Page 25 shows the *Request for Medicare Payment* form. If you do not have a claim

form, you can use the form on page 25. Just cut it out along the line.

REQUEST FOR MEDICARE PAYMENT

MEDICAL INSURANCE BENEFITS FOR RAILROAD RETIREMENT BENEFICIARIES-SOCIAL SECURITY ACT

(See Instructions on Back—Type or Print Information)

PART I—PATIENT TO FILL IN ITEMS 1 THROUGH 6 ONLY

A	The Travelers Insurance Company	10071	Copy from your HEALTH INSURANCE CARD (See example on back)	1	Name of patient	
				2	Health insurance claim number	<input type="checkbox"/> Male <input type="checkbox"/> Female
3	Patient's street address		City, State, ZIP code		Telephone Number	
4	Describe the illness or injury for which you received treatment (Always fill in this item if your doctor does not complete Part II below)					Was your illness or injury connected with your employment? <input type="checkbox"/> Yes <input type="checkbox"/> No
5	If you have other health insurance or if your State Medical Assistance Agency will pay part of your medical expenses and you want information about this claim released to the Insurance Company or State Agency, upon request, give the following information.					
				Insuring organization or State agency name and address		Policy or Medical Assistance Number
6	I authorize any holder of medical or other information about me to release to the Railroad Retirement Board, the Social Security Administration, or their intermediaries or carriers, any information needed for this or a related Medicare claim. I permit a copy of this authorization to be used in place of the original, and request payment of medical insurance benefits either to myself or to the party who accepts assignment below.					
Signature of patient (See instructions on reverse where patient is unable to sign)					Date signed	

SIGN
HERE

PART II—PHYSICIAN OR SUPPLIER TO FILL IN 7 THROUGH 14

7	A. Date of each service	B. Place of service (*See Codes below)	C. Fully describe surgical or medical procedures and other services or supplies furnished for each date given	D. Nature of illness or injury requiring services or supplies	E. Charges (If re- lated to unusual circumstances explain in 7C)	Leave Blank
					\$	
8 Name and address of physician or supplier (Number and street, city, State, ZIP code)				Telephone No.	9 Total charges	\$
				Physician or supplier code	10 Amount paid	\$
					11 Any unpaid balance due	\$
12 Assignment of patient's bill <input type="checkbox"/> I accept assignment <input type="checkbox"/> I do not accept assignment				13 Show name and address of facility where services were per- formed (If other than home or office visits)		
14 Signature of physician or supplier (A physician's signature certifies that physician's services were personally rendered by him or under his personal direction)				<input type="checkbox"/> MD <input type="checkbox"/> DO <input type="checkbox"/> DDS Other degree _____	Date signed	

*O—Doctor's Office
IL—Independent Laboratory

H—Patient's Home (If portable X-ray services, identify the supplier)
IH—Inpatient Hospital

ECF—Extended Care Facility
OH—Outpatient Hospital

OL—Other Locations
NH—Nursing Home

Cut along this line.

HOW TO FILL OUT YOUR MEDICARE FORM

There are two ways that Medicare can help pay your doctor bills

One way is for Medicare to pay your doctor.—If you and your doctor agree, Medicare will pay him directly. This is the assignment method. You do not submit any claim; the doctor does. All you do is fill out Part I of this form and leave it with your doctor. Under this method the doctor agrees to accept the charge determination of the Medicare carrier as the full charge; you are responsible for the deductible and coinsurance. Please read Your Medicare Handbook to help you understand about the deductible and coinsurance.

The other way is for Medicare to pay you.—Medicare can also pay you directly—before or after you have paid your doctor. If you submit the claim yourself, fill out Part I and ask your

doctor to fill out Part II. If you have an itemized bill from him, you may submit it rather than have him complete Part II. (This form, with Part I completed by you, may be used to send in several itemized bills from different doctors and suppliers.) Bills should show who furnished the services, the patient's name and number, dates of services, where the services were furnished, a description of the services, and charges for each separate service. It is helpful if the diagnosis is also shown. Then mail itemized bills and this form to the address of The Travelers Insurance Company shown in the upper left-hand corner, Block A. If no address is shown there, use the address of the nearest Travelers office listed in Your Medicare Handbook—or get advice from your nearest Railroad Retirement Board office.

NOTE: If you are a member of a railroad hospital association or other group practice prepayment plan, you should follow their rules in filing Medicare claims.

SOME THINGS TO NOTE IN FILLING OUT PART I (Your doctor will fill out Part II).

- 1 & 2** Copy the name and number and indicate your sex exactly as shown on your Health Insurance Card. Include the letters preceding or following the number.
- 3** Enter your mailing address and telephone number, if any.
- 4** Describe your illness or injury. Be sure to check one of the two boxes.
- 5** If you have other health insurance or expect a welfare agency to pay part of the expenses, complete item 5.
- 6** Be sure to sign your name. If you cannot write your name, sign by mark (X), and have a witness sign his name and enter his address on this line.

If the claim is filed for the patient by another person he should enter the patient's name and write "By", sign his own name and address in this space, show his relationship to the patient, and why the patient cannot sign. (If the patient has died the survivor should contact the nearest Railroad Retirement Board office for information on what to do.)

IMPORTANT NOTE.—This form may also be used by a supplier, or by you to claim reimbursement for charges by a supplier for services such as the use of an ambulance or medical appliances.

If the physician or supplier does not want Part II information released to the organization named in item 5, he should write "No further release" in item 7C following the description of services.

Health Insurance	
RAILROAD RETIREMENT BOARD	
NAME OF BENEFICIARY JOHN J. JOHNSON	
CLAIM NUMBER A-7000-00-0000	SEX MALE
IS ENTITLED TO HOSPITAL INSURANCE	EFFECTIVE DATE 7-1-66
MEDICAL INSURANCE	
SIGN HERE <i>John J. Johnson</i>	

FORM APPROVED MAY 1965 EDITION NO. 1		RAILROAD RETIREMENT BOARD FORM C-70 (12-64)	
REQUEST FOR MEDICARE PAYMENT MEDICAL INSURANCE BENEFITS FOR RAILROAD RETIREMENT BENEFICIARIES—SOCIAL SECURITY ACT (See Instructions on Back—Part I or Part II Information)			
A The Travelers Insurance Company 10071		Copy from your HEALTH INSURANCE CARD (See example on back)	
1 Patient's name		2 Health insurance claim number	
3 Patient's street address		City, State, ZIP code	
4 Describe the illness or injury for which you received treatment (Always fill in this item if your doctor does not complete Part II below)		Was your illness or injury connected with your employment? <input type="checkbox"/> Yes <input type="checkbox"/> No	
5 If you have other health insurance or if your State Medical Assistance Agency will pay part of your medical expenses and you want information about this claim released to the Insurance Company or State Agency, upon request, give the following information: Insuring organization or State agency name and address		Policy or Medical Assistance Number	
6 I authorize any holder of medical or other information about me to release to the Railroad Retirement Board, the Social Security Administration, or their representatives or carriers, any information needed for this or a related Medicare claim. I permit a copy of this authorization to be used in place of the original, and request payment of medical insurance benefits either to myself or to the party who actually rendered service. Signature of patient (See instructions on reverse where patient is unable to sign)			
SIGN HERE		Date signed	
7 A Date of service	B Name of patient (If other than patient)	C Fully describe services or supplies furnished and other charges rendered to patient (Indicate for each date given)	D Name of hospital or other institution or physician
8 Home and address of physician or supplier (Number and street, city, State, ZIP code)		9 Total charges	10 Amount paid
11 Signature of physician or supplier (If a physician's signature certifies that physician's services were personally rendered by him or under his personal direction)		12 Any unpaid balance due	13 Show name and address of facility where services were performed (If other than home or office visit)
14 Signature of physician or supplier (If a physician's signature certifies that physician's services were personally rendered by him or under his personal direction)		15 Other charges	
16 Signature of patient (If patient is unable to sign, indicate the signatory)		17 Signature of patient (If patient is unable to sign, indicate the signatory)	

G-740 (12-68)

Where to Send Your Claim

Your medical insurance claims should be sent to the nearest claims office of The Travelers Insurance Company. This is the organization selected by the Railroad Retirement Board to handle the medical insurance claims of all railroad retirement beneficiaries, including those who are entitled to both railroad retirement and social security benefits. The list below shows the addresses of The Travelers Insurance Company claims offices. All of them can give you information or assist you in filing your Medicare claim. However, if you wish to submit your claim by mail, send it to the nearest claims office.

If you use the "Payment-to-Your-Doctor-or-Supplier" method (see page 22 of this handbook), be sure to give the doctor or supplier the address of the Travelers claims office nearest you.

If you are not sure where your first claim should go, and happen to send your claim to the wrong office, don't worry. Your claim will be sent on to the right place.

After you make a claim, you will get back a new claim form. The upper left-hand corner

will show the address of the Travelers office to which your next claim should be sent. If you ever need to claim benefits, but you have no claim form, you can get one by calling or writing your nearest Railroad Retirement Board office (or you may use the one on page 25 of this handbook).

When sending in a claim, be sure to include "Medicare" and "The Travelers Insurance Company" in the address on the envelope as shown here:

**MEDICARE
THE TRAVELERS INSURANCE
COMPANY**

(Copy the address of the nearest claims office from the list below.)

NOTE: If you are a railroad annuitant (even if you are also entitled to social security benefits), send your medical insurance claim to the Travelers claims office nearest your home—no matter where you received services.

CLAIMS OFFICES OF THE TRAVELERS INSURANCE COMPANY

ALABAMA

Birmingham, 2170 Highland Avenue 35205
Mobile, 951 Government Street 36604

ALASKA

Send to the office at: 500 Union Street,
Seattle, Washington 98101

ARIZONA

Phoenix, 2200 North Central Avenue 85004

ARKANSAS

Little Rock, 103 East Seventh Street 72201

CALIFORNIA

Encino, 16661 Ventura Boulevard 91316
Fresno, 1404 L Street 93721
Long Beach, 555 East Ocean Boulevard 90802
Los Angeles, 3600 Wilshire Boulevard 90005
Pomona, 550 North Indian Hill Boulevard 91766

CALIFORNIA (continued)

Sacramento, 400 Capitol Mall 95814
San Diego, 110 West C Street 92101
San Jose, 1922 The Alameda 95126
Santa Ana, 1010 North Main 92701
Stockton, 1201 North El Dorado Street 95202
Walnut Creek, 1666 Newell Avenue 94596

COLORADO

Denver, 101 University Boulevard 80206

CONNECTICUT

Bridgeport, 1070 Park Avenue 06604
Hartford, 740 Main Street 06102
New Haven, 121 Whitney Avenue 06510
Waterbury, 111 West Main Street 06702
Waterford, 40 Boston Post Road 06385

DELAWARE

Wilmington, Wilmington Trust Building 19801

DISTRICT OF COLUMBIA

Send to the office at: 803 West Broad Street, Falls
Church, Virginia 22046

FLORIDA

Jacksonville, 12 Floor Seaboard Coastline
Building 32202
Miami, 1000 Brickell Avenue 33131
Orlando, 1516 East Colonial Drive 32803
Tampa, 315 Madison Street 33602

GEORGIA

Atlanta, Peachtree Center, 230 Peachtree, NW.
30303

HAWAII

Send to the office at: 1666 Newell Avenue,
Walnut Creek, California 94596

IDAHO

Send to the office at: 136 East South Temple
Street, Salt Lake City, Utah 84111

ILLINOIS

Chicago, 175 West Jackson Boulevard 60604
Peoria, 411 Hamilton Boulevard 61602
Rockford, 650 North Main Street 61103

INDIANA

Indianapolis, 3833 North Meridian Street 46208
South Bend, 529 West Washington Avenue 46601

IOWA

Davenport, 326 West Third Street 52801
Des Moines, 215 Kesosauqua Way 50308
Ottumwa, 131 West Fourth Street 52501
Sioux City, 1230 Badgerow Building, 622 Fourth
Street 51101
Waterloo, 1221 West Fifth Street 50702

KANSAS

Wichita, 202 West First Street 67202

KENTUCKY

Louisville, 425 South Fifth Street 40202

LOUISIANA

Baton Rouge, 401 Laurel Street 70801
New Orleans, 230 Loyola Avenue 70112
Shreveport, Petroleum Tower 71101

MAINE

Bangor, 72 State Street 04401
Portland, 477 Congress Street 04111

MARYLAND

Baltimore, 201 North Charles Street 21201

MASSACHUSETTS

Boston, 125 High Street 02110
Fall River, 102 South Main Street 02726
Lowell, 10 Kearney Square 01852

MASSACHUSETTS (Continued)

Lynn, 158 Market Street 01901
Springfield, 120 Maple Street 01103
Worcester, 332 Main Street 01608

MICHIGAN

Detroit, 719 Griswold Street 48226
Grand Rapids, 200 Ottawa Avenue NW. 49502

MINNESOTA

Duluth, 5 North Third Avenue, West 55802
Minneapolis, Railroad Department, 105
South Fifth Street 55402
St. Paul, 310 Cedar Street 55101

MISSISSIPPI

Jackson, Railroad Department,
200 East Capitol Street 39201

MISSOURI

Kansas City, 1125 Grand Avenue 64106
St. Louis, 522 Olive Street 63101
Springfield, 1500 East Sunshine Street 65804

MONTANA

Great Falls, 503 First Avenue, North 59401

NEBRASKA

Grand Island, 202 West Third Street 68801
Lincoln, 116 North 12th Street 68508
Omaha, 1815 Capitol Avenue 68102

NEVADA

Send to the office at: 400 Capitol Mall,
Sacramento, California 95814

NEW HAMPSHIRE

Manchester, 1230 Elm Street 03105

NEW JERSEY

Haddonfield, 25-27 Chestnut Street 08033
Newark, 494 Broad Street 07102
Perth Amboy, 313 State Street 08862
Ramsey, 79 North Franklin Turnpike 07446
Trenton, 12550 Brunswick Pike 08638

NEW MEXICO

Albuquerque, 5301 Central NE. 87108

NEW YORK

Albany, 111 Washington Avenue 12210
Binghamton, 92 Hawley Street 13901
Buffalo, Suite 1700, Main Place 14202
Elmira, 200 William Street 14901
Garden City, 229 Seventh Street 11530
Jamestown, 513 West Fifth Street 14701
Newburgh, 377 Broadway 12550
New York City, 80 John Street 10038
Rochester, 201 Broad Street, East 14604
Schenectady, 430 Franklin Street 12305
Syracuse, 113 South Salina Street 13202

Utica, 185 Genesee Street 13501
Yonkers, 733 Yonkers Avenue 10704

NORTH CAROLINA

Charlotte, 129 West Trade Street 28202

NORTH DAKOTA

Send to the Railroad Department of the office at
105 South Fifth Street, Minneapolis, Minnesota
55402

OHIO

Akron, 2855 West Market Street 44313
Cincinnati, 441 Vine Street 45202
Cleveland, 1801 East Ninth Street 44114
Columbus, 395 East Broad Street 43215
Dayton, Grant Deneau Tower 45402
Toledo, 3450 West Central Avenue 43606
Youngstown, 4622 Market Street 44512

OKLAHOMA

Oklahoma City, 135 Couch Drive 73102
Tulsa, 1300 Fourth National Bank Building 74119

OREGON

Portland, 421 SW. Sixth Avenue 97204

PENNSYLVANIA

Altoona, 1506 11th Avenue 16601
Erie, 121 West Tenth Street 16501
Harrisburg, 500 North Third Street 17101
Philadelphia, 3 Parkway 19102
Pittsburgh, Chatham Center Office Building 15219
Reading, 850 Park Road North, Wyomissing 19610
Scranton, Northeastern National Bank Building 18503

PUERTO RICO

Send to the office at: 1000 Brickell Avenue, Miami
Florida 33131

RHODE ISLAND

Providence, 10 Dorrance Street 02903

SOUTH CAROLINA

Columbia, Baker Building, 1616 Hampton Boulevard
29201

SOUTH DAKOTA

Sioux Falls, 200 West Tenth Street 57102

TENNESSEE

Chattanooga, 737 Market Street 37401
Knoxville, 307 Church Avenue 37902
Memphis, 100 North Main Street 38103
Nashville, 110 21st Avenue South 37203

TEXAS

Dallas, First National Bank Building 75202
El Paso, 1900 North Oregon Street 79902
Fort Worth, 500 West Seventh Street 76102
Houston, 2800 Main Street 77002
Longview, 207 East Tyler Street 75601
Lubbock, 916 Main Street 79401
Port Arthur, 1348 Ninth Avenue 77642
San Antonio, 1222 North Main Avenue 78212

UTAH

Salt Lake City, 136 East South Temple Street 84111

VERMONT

Montpelier, 26 State Street 05602

VIRGINIA

Falls Church, 803 West Broad Street 22046
Norfolk, 1 Main Plaza East 23510
Richmond, 3610 West Broad Street 23230
Roanoke, 705 South Jefferson Street 24011

WASHINGTON

Seattle, The Logan Building,
500 Union Street 98101
Spokane, North 14 Howard Street 99201

WEST VIRGINIA

Charleston, 1206 Kanawha Boulevard, East 25301
Wheeling, 1025 Main Street 26003

WISCONSIN

Milwaukee, 811 East Wisconsin Avenue 53202

WYOMING

Send to the office at: 101 University Boulevard
Denver, Colorado 80206

Questions and Answers about Medical Insurance

1. *Where can I get more copies of the Request for Medicare Payment form?*

Generally when you send a claim to The Travelers Insurance Company you will get back a new *Request for Medicare Payment* form to use for your next claim. Also, most doctors' offices have a supply of the forms. You can always get extra copies from your nearest Railroad Retirement Board office.

2. *Is there a limit on what medical insurance will pay for doctors' services when the services are mainly for the treatment of mental illness?*

Yes. When such services are furnished outside a hospital, the payment is limited to a maximum of \$250 a year.

3. *Who makes the decision whether to rent or purchase durable medical equipment my doctor has prescribed for use in my home?*

You do. When considering purchase, particularly of expensive equipment, you should keep in mind that the Medicare payments are made over a period of time, based on the reasonable rental rate for the equipment, and that these payments stop when your need for the equipment ends. So in deciding whether to purchase equipment, you may wish to talk to your doctor about how long you may need it. Your railroad retirement or social security office can also help when you have any questions.

4. *What happens if I want to assign the payment to a doctor, but he doesn't want to accept an assignment?*

That is his right. He does not have to take an assignment of your benefits. If your doctor doesn't agree to take your assignment, the payment will be made directly to you, whether or not the bill has been paid.

5. *If I assign the benefit to my doctor or supplier, does this mean all my*

future benefit claims must also be handled on an assignment basis?

No. The payment can be made directly to your doctor or supplier one time and the next time it can be made to you.

6. *I understand that the medical insurance benefits are paid on a "reasonable charge" basis. Who decides what the reasonable charge is, and how does this affect payment?*

The Travelers Insurance Company determines "reasonable charge" for covered services. If there is an assignment, the doctor or supplier agrees that the reasonable charge will be his total charge and that he will charge *you* only for any of the \$50 deductible not yet met and 20 percent of the balance of the "reasonable charge."

If there is no assignment, medical insurance can pay *you* only 80 percent of the reasonable charge (after the \$50 deductible is met), even if the bill exceeds the "reasonable charge." (See page 15.)

7. *What can I do if I disagree with the amount paid on my claim?*

Write to The Travelers Insurance Company office which handled the claim and tell why you disagree with the amount allowed. If you are still not satisfied with the reply, you can request a hearing from Travelers.

8. *Medicare does not pay all the doctor's bills. What can I do if I can't pay the rest?*

If you do not have any other insurance or other resources with which you can pay the amounts due, you may want to ask at your public assistance office about help. The people there can give you information about a State program such as old-age assistance or medical assistance for the aged (sometimes called "medicaid").

Some Health Services and Items That NEITHER Hospital Insurance Nor Medical Insurance Will Pay For

Under each kind of benefit described under hospital insurance, there is a list of items and services hospital insurance will not pay for. The medical insurance part of the book also has a list of items and services that medical insurance will not pay for. But there are some other items or services that are not covered under either part of Medicare. These are shown in the following list:

- Services that are not reasonable and necessary for the diagnosis or treatment of an illness or injury.
- Cosmetic surgery—except when furnished in connection with prompt repair of accidental injury or for the improvement of the functioning of a malformed body member.
- Services for which neither the patient nor another party on his behalf has a legal obligation to pay—such as free chest X-ray.
- Certain services payable under other Federal, State, or local government programs.
- Services furnished by immediate relatives or members of the patient's household.

The First 3 Pints of Blood

Medicare cannot pay for the first 3 pints of whole blood (or units of packed red blood cells) that you receive either under hospital or medical insurance.

- Hospital insurance cannot pay for the first 3 pints of blood you receive in a *benefit period*. Usually, when you receive blood under hospital insurance it will be as a bed patient in a hospital.
- Medical insurance cannot pay for the first 3 pints of blood you receive in a *calendar year*. Usually, when you receive blood under medical insurance it will be in a

doctor's office, a clinic, or the outpatient or emergency department of a hospital.

These are *separate* rules and they operate independently of each other. For example, if you receive blood under both hospital insurance and medical insurance, Medicare could not pay for the first 3 pints of blood under *either* program. But the blood you get under hospital insurance is fully paid for starting with the fourth pint during a benefit period; medical insurance will help pay for the blood you get starting with the fourth pint during a calendar year.

HOW TO GET HELP TO REPLACE BLOOD

Some people are able to arrange for the replacement of these first 3 pints of blood—that way they don't have to pay for them. There are two ways this can be done. First, you may arrange for replacement from a friend or relative or you may be a member of a blood donor group that will replace these first 3 pints of blood for you. Second—and this is often overlooked—your children (or your son-in-law or daughter-in-law) may

belong to a blood replacement plan that includes you as a beneficiary. In that case, you would be eligible for blood on the basis of *their* membership.

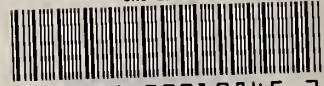
You might want to check with your children and children-in-law about this so you'll have the information handy if you ever need it.

In almost all blood donor plans, blood replacement credit can be arranged anywhere in the United States.

RAILROAD RETIREMENT BOARD
844 RUSH STREET
CHICAGO, ILLINOIS 60611

PRINTED MATTER
OFFICIAL BUSINESS

CMS LIBRARY



3 8095 00010845 2



POSTAGE AND FEES PAID
U.S. RAILROAD
RETIREMENT BOARD